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ABSTRACT

Generation X, or "Xers," refers to those born in the United States between 1960 and 1980 and Generation Y, also known as "Millennials," refers to those born between 1980 and 2000. An examination of these two generations is important to educators as the new generation of Millennials begins to access higher education. A large and growing body of literature about the characteristics of these two generations was reviewed. There is a natural human tendency to label a group of people to try to make sense of their behaviors, but there is a danger of stereotyping with this technique. However, the literature suggests that core traits of "Xers" include being emotionally repressed, using friends as surrogate family, valuing diversity, thinking globally, being independent, techno-literate, libertarian, and pragmatic. Millennials are more collective, a generation that has been bred for success. Millennials are more likely to value their elders, more likely to be socially responsible and more likely to value religion. Both groups are heavy consumers of education, who are appreciative of diversity, technologically savvy, and practical. Further examination will be necessary to determine the performance of Millennials in the workplace. Also important would be an in-depth study of the quarter-life crisis phenomenon. (Contains 17 references.) (SLD)

LITERATURE REVIEW: FACTORS AFFECTING THE DEVELOPMENT OF GENERATION X AND MILLENNIALS

Societal Factors Affecting Education

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INTRODUCTION

In the period after World War II, there was a population explosion in America, commonly known as the Baby Boom. As the Baby Boom generation evolved, two additional generations followed: Generation X (also known as Xers, born between 1960-1980) and Generation Y (also known as Millennials, born between 1980-2000). An examination of these two generations is important to education, since there are significant differences between Xers and Millennials. Generation X was the major consumer of higher education in the 1980s and 1990s. Since a new wave of Millennial students is currently accessing higher education, faculty and administrators can have a major impact on learning opportunities by understanding how Millennials differs from Xers. Valuing the characteristics and differences that make up these two distinct cohorts will improve the college experience and help academic leaders better prepare these students for the challenges of the twenty-first century workplace.

This critical synthesis of material will compare and contrast these two significant generations. For this review of a large and growing body of literature, the selection criteria used was limited and organized into the following thematic framework: 1) Conceptualizing Xers and Millennials; 2) Attitudes and Agendas; 3) Family and Faith Factors; 4) Educational Factors; 5) Technological Factors; and finally, 6) Economics, Employment and Financial Factors. Given the nature of this literature review, only these generalizations form the major points of organization, and only these topics were considered important and essential for inclusion. The reviewer set a reasonable limit by examining recent books and major authorities. An exhaustive review of Xers and Millennials in scholarly journals such as *Journal of Career Planning and Employment*, *Career Development Quarterly*, the *Journal of Higher Education* or *American Demographics*, is beyond the scope and purpose of this paper.

DEFINING GENERATION X AND MILLENNIALS

Birth Years

In a review of the literature on Xers and Millennials, the research revealed the following: there is no single, accepted age range or label of the generations of individuals born after the Baby Boomers. For example, according to Collins (2002), some researchers mark Generation X as those born between 1960

and 1980 (p. 29). Tulgan (1995) reports that Generation X ranges from 1963-1981, while Howe and Strauss (1993) put Generation X birth-years from 1961-1981. While many generational experts have laid out specific age ranges to define the members of a cohort, these are just guidelines (Lancaster & Stillman, 2002). For this review, the twenty birth years between 1960 and 1980 are sufficient for understanding the evolution of Xers. Unfortunately, Tapscott (1998) confuses the distinction between Xers and Millennials by overlapping their birth years to form one major, “Net Generation,” representing children born between 1977-1997 (p. 3). Lancaster and Stillman establish the Millennial birth years from 1981-1999 (p. 13). Howe and Strauss’s research more accurately puts Millennials’ birth years between 1980 and 2000, and for this analysis these dates are the most appropriate.

Labeling

There is some disagreement of the source of the term Generation X. According to Cannon (1990), the label “Generation X” is borrowed from an album by rock star Billy Idol (p. 1). Holtz (1995) discovered the more commonly accepted origin of the moniker. The name “Generation X” is coined from the Canadian novelist Douglas Coupland’s 1991 novel *Generation X*. Using the mathematical symbol for the unknown, the X pays homage to the post-Baby Boom generations’ disdain for accepting any single definition (p. 3). The label X symbolized the mystery of what they were really like and why there seems to be such a blank in the center of their lives, filled with rock music and conspicuous consumption (Rollin, 1999, p. 312). Holtz prefers another label, Free Generation: “free” in the sense of liberated spirit, a defining event or experience, of racial and gender stereotypes, lifestyles, and career choices (p. 3).

Owen (1997) learned that too many people associate Gen X with the derogatory term “slacker.” According to Owen, the media has stereotyped Xers as white, middle-class kids who grew up in suburbia, went to college, and are searching for a career but end up working at The Gap (p. 2). Owen uses U.S. Census data to show that almost 35 percent of those in the 10 to 29 age group were non-white or Hispanic (p. 2). In addition to the label Generation X, the following tags have emerged: Gen X, Xers, and the 13th Generation (13th Gen or Thirteeners) since they are the thirteenth generation since the founding of America (Howe & Strauss, 1993). The Millennial generation follows Generation X with such terms as

Generation Y, Echo Boom, Baby Busters, Generation Next, Nexters, Generation Tech, Gen.com, Gen Y, Boomer Babies, and Generation XX (Howe & Strass, 2000; Collins, 2000; Lancaster & Stillman, 2002).

Researchers confirm that as we describe the two generations we should not stereotype Xers and Millennials, but rather treat them as individuals in order to learn something about them that the reader might not have known before (Cannon, 1990; Beaudoin, 1998; Lancaster & Stillman 2002). Similarly, Cannon's (1990) focus group study confirmed that learning to appreciate and value differences, including intergenerational differences, simply means better communication and understanding (p. 2).

ATTITUDES AND AGENDAS

Lancaster and Stillman found that each generation shares a common history; the events and conditions each of us experiences during our formative years determine who we are and how we see the world. As a result, each generation has adopted its own "generational philosophy." Icons and conditions play out in the lives of each of the generations and shape its attitudes, character, values, and work styles. Icons can be people, places or things that become reference points for a generation. Conditions are the forces at work in the environment as each generation comes of age (p. 14).

Generation X is possibly the most misunderstood generation in the workforce today, according to Lancaster and Stillman (p. 24). Since Xers grew up seeing every major American institution called into question, including the presidency, organized religion, higher education, and corporate America, they have been marked by skepticism (p. 25). Even with the institution of marriage, the divorce rate tripled during their birth years. Xers are a generation that distrusts the permanence of institutions and personal relationships. As a result, Xers tend to put more faith in themselves than in institutions that have failed them time and time again (p. 25). Lancaster and Stillman's research points out that the Xers (1965-1980) are an influential population of forty-six million, despite being smaller than the eighty million Baby Boomers (1946-1964). In addition to interviews and consulting experiences, their findings come from the BridgeWorks Generations Survey, which used a multigenerational sample of several hundred people in order to quantify a topic that can seem very anecdotal and personal (p. 34). Zemke, Raines & Filipczak (2000) administered surveys, facilitated focus groups, and interviewed over 100 managers and those

employees who report to them, in addition to interviewing leading experts in sociology. They found that Xers formed their worldview in the 1970s during the post-Vietnam/Watergate era. Their conclusions have been corroborated with a growing body of research about generations conducted by such organizations as the Higher Education Research Institute at UCLA, Yankelovich Partners in New York, and the National Center for Educational Statistics in Washington. The core values of Xers are diversity, thinking globally, balance, techno-literacy, fun, informality, self-reliance, and pragmatism (p. 98).

Representing the next great demographic boom, Millennials (1981-1999) represent seventy-six million Americans (Lancaster & Stillman, p. 13). Lancaster and Stillman found them to be smart, practical, appreciative of diversity, and techno-savvy individuals, having traveled the world on the Internet (pp. 27-28). Millennials are realistic about the challenges of a modern life for a modern kid. Ranking “personal safety” as their number one workplace issue, they have experienced violence closely with personal threats stemming from outbreaks such as Columbine, readily available illegal drugs, and the proliferation of gangs. They feel empowered to take action when things go wrong, and the best word that describes Millennials is “realistic.” (Lancaster & Stillman, pp. 29-30).

According to Howe and Strauss (2000), youth culture is on the road to a radical shift. Several studies reported that in general, Millennials are team-oriented, optimistic, practical, and trusting of authority and traditional institutions (Rollin, 1999; Collins, 2000; Howe & Strauss, 2000). However, Raines (1997) found Xers as having a more pragmatic view of the world than Millennials, and even Lancaster and Stillman discovered that Millennials have an entitlement attitude (p. 17). Xers learned to be self-reliant since survival was a big part of their growing up time (Raines, 1997). The views of Millennials are diametrically opposed to those of their parents. Over half the Millennials say they trust political leaders to do what’s right most of the time. When asked “What is the major cause of problems in this country?” Millennials named “selfishness” more than anything else (Howe & Strauss, 2000). In surveys, their research discovered that Millennials tend to be more optimistic about the world in which they’re growing up. Nine in ten described themselves as “happy,” “confident,” and “positive” (p. 7). Millennials are cooperative team players, accepting of authority and rules (p. 8).

FAMILY AND FAITH FACTORS

In *13th Gen*, Howe and Strauss found that Gen X was shaped by a changing society experiencing divorce rates that rose from less than 10 percent in 1950 to almost 20 percent in 1980, according to U.S. Public Health Service data . They also discovered that in 1988, only 50 percent of American youth aged 15 to 17 lived with both their biological parents. Similarly, Losyk's (1997) research revealed that about 40% of Xers are a product of divorce, and many were raised in single-parent homes (p. 40).

TV became an easy parental substitute and has had a tremendous impact on Xers (Owen, 1997, p. 9). In addition, several studies indicate that with the rising divorce rate, Xers turned to their close friends more often than their parents or relatives to serve as surrogate families (Zemke, Raines & Filipczak, 2000; Howe & Strauss, 1993; Lancaster & Stillman 2002; Owen, 1997). Male-female relationships were just as likely to be based on friendships as romance. This reordering of priorities and restructuring of relationships came to be reflected in such sitcoms as *Friends* and *Living Single*, and the importance of friendships helps explain why these shows have become hits (Owen, p. 11). Xers understand that the world has developed into an unsafe place. Since Xers were exposed to more drugs, AIDS, drunk drivers, sex, violence and broken homes on TV and in reality, they grew up much faster than their parents did (Lancaster & Stillman, 2002, Owen 1997). According to Owen, friends as family, serialized storylines, and the use of music are three ingredients found in every Gen X TV show (p. 11). More so than Boomers, Xers became voracious consumers of entertainment of all types, requiring something new and different (p. 14). Researchers have determined that the online world of the Internet is also a part of the Xers' search for community and friendship with people who have similar thoughts and interests (Lancaster & Stillman, 2002; Owen, 1997).

During the Xers formative years, the number of single-parent households skyrocketed, latchkey programs emerged, and the nuclear family had a meltdown (Lancaster & Stillman, p. 26). As a result, Xers are resourceful and independent, relying on their peers and themselves to get things done; they hold few false hopes that any person or institution will provide for their security. This self-reliance influence has created a "self-command" mentality in the workplace (p. 26). Raines (1997) found that while Xers

are distrustful of older generations, Millennials admire and embrace the values of their elders. Xers represent a generation without heroes. Millennials tend to be self-confident and good communicators, as a result of having enjoyed their formative years at the center of their families' existence. Raines emphasizes that parents of Millennials are used to being quite involved in their lives and that may extend into the workplace. Collins (2000) learned that Xers, as a generation, are marked by their cultural independence, whereas Millennials are a generation appreciative of collectivity, bred for success and feel comfortable with tradition (p. 29).

In terms of marriage, Paul (2002) discovered that Xers are rebelling against the ultimate rebels by romanticizing marriage and many of the "traditional" virtues that Boomers (often inadvertently) left behind (p. 35). Gen Xers are optimistic about their ability to make marriage better (Paul, p. 36). Research shows that as Generation X and Y employees start families, they are increasingly likely to place importance on the home front (Paul, 2002; Lancaster & Stillman 2002, Howe & Strauss 2000; Zemke, R., Raines, C. & Filipczak, B., 2000). U.S. Census figures show that in 1960, the median age at first marriage was 23 for men and 20 for women, while in 1991 it was 26 and 24 respectively, demonstrating that Xers are getting married later than Boomers (Howe & Strauss, 1993, p. 156).

Beaudoin's (1998) research concludes that Xers have fashioned a theology radically different from, but no less potent or valid than, that of their elders. Beaudoin's investigation of popular culture uncovered four themes in Xer theology. First, all institutions are suspect, especially organized religion. Generation X has taken religion into its own hands. Second, personal experience is paramount, and Xers want to discover everything for themselves; every form of personal experience, including sex, is potentially spiritual. Third, suffering is also spiritual and the image of a suffering Jesus has personal meaning for Xers. Finally, Xers see ambiguity as a central element of faith (p. 1). When they do go to church, Millennials are preached to behave more than to believe – a message they are taking to heart, according to Howe & Strauss (p. 234). Religion matters to Millennials when they can apply it to their lives, organize it themselves, form clubs, and bear witness collegially. In a research poll, teenagers cited religion as the second-strongest influence in their lives, just behind their parents (p. 234).

According to Rollin, polls show that Millennials respect their parents, practice their religion, stay in school, appreciate their teachers, and enjoy their ethnic diversity. They are aware of their power in the new millennium (pp. 312-313). Millennials have no ethos of individualism, thriving, rather from close interpersonal and technological networks and displaying a strong sense of social responsibility (Taspscott, 1998, p. 9). Surfing the Internet has brought Nexters unusual freedom from parental restrictions, according to Rollin (p. 323).

EDUCATIONAL FACTORS

Howe and Strauss make several points in their research findings. Millennials are a generation accustomed to following rules, having grown up with uniforms in elementary school, new achievement tests in junior high school, and metal detectors in high school. Despite the image portrayed in the media of an idle youth, Howe and Strauss concluded that Millennials are programmed by their parents with ambitious schedules of homework and extracurricular activities (2000, p. 50). Collins (2000) agrees that there is an emphasis on achieving, which requires a certain degree of conformity (p. 29). For Millennials the academic emphasis has been on standards, the fiscal tilt has been toward kids, and child nurturing has been tightening. On the other hand, for Xers the school emphasis was on liberation, the fiscal tilt was toward retirees, and child nurturing was underprotective (Howe & Strauss, 2000, p. 50). Baby Boomers and Xers are very libertarian, and that is what Millennials are rebelling against (p. 50).

Critics like Arthur Levine, president of Teacher's College of Columbia University, discredit Howe and Strauss's work as mere stereotyping (Brownstein, 2000, p.72). On the other hand, students and administrators can already see indications of the trends predicted by Howe and Strauss. Some administrators note that five years ago students were angry about rules and professed a sense of entitlement; today more students are taking responsibility for their actions and seem to be happier and more resilient (p. 72). Collins concurs that Xers arrived at college intent on keeping their options open; Millennials look to the campus to help them achieve the goals they have already developed, probably in concert with their parents (2000, p. 29). Howe and Straus' study predicts that women will increasingly take over the leadership of student government and clubs, while men will flee higher education in favor of

the workplace. The authors state that bringing young men back into higher education will become recognized as a national problem.

TECHNOLOGICAL FACTORS

According to Lancaster and Stillman, Boomers were revolutionized by the single medium of the television, and Xers grew up with multiple mediums such as cable TV, digital TV, satellite TV, VCRs, video games, fax machines, microwaves, pagers, cell phones, PalmPilots, and most importantly: the personal computer (p. 26). William Strauss calls Generation Xs' need to multitask, "parallel processing," a computer term meaning the machine is doing many different calculations at once (Zemke, R., Raines, C. & Filipczak, B., 2000, p. 113). Millennials will build rockets that go to Mars instead of creating movies that wonder whether we should. Strauss and Howe studied Xers growing up with moon launches, ICBMS and telecom satellites; Millennials' public infrastructure was space shuttles, stealth and smart bombs and the Internet (p. 49).

A 1991 Rand Youth Poll conducted by American Demographics indicated that from 1981 to 1991 the proportion of teenagers who owned their own TV sets rose from 35 to 43 percent; their own telephone, from 16 to 25 percent. Three-quarters of college students in 1993 owned a TV, two-thirds used ATMs, and half had all-purpose credit cards (Howe & Strauss, 1993, p. 103). Unfortunately, every day the typical 14-year old watches 3 hours of TV and does 1 hour of homework (Howe & Strauss, 1993, p. 33). Xers and Millennials' primary source of news and information is MTV (Owen, p. 6). While Xers gained Pac Man, Donkey Kong, and *The A-Team*, it lost something more important – faith in the nuclear family, the church, the government, and U.S. leaders (pp. 8-9). Two-thirds of students have used a PC either at home or at school, and household access to the Internet between 1995 and 2000 grew from 10 to 46 percent (Tapscott, 1998, p. 3). Xers' technological and Internet habits resemble those of Millennials. Comfortable with the impact of the digital revolution, Xers and Millennials view radio, TV, film, and the Internet as non-specialist media available for everyone's use to package information and put forth their perspective (p. 20).

ECONOMIC, EMPLOYMENT AND FINANCIAL FACTORS

Several studies indicate that as the number of generations on the job has grown, so too have the number of collisions of approaches in the workplace (Lancaster & Stillman 2002 , Tulgan, 1995; Robbins & Wilner 2001; Cannon 1990). The value system, leadership, communication style, and agendas of Xers and Millennials create generation gaps between their Boomer colleagues and employers across America are trying to bridge (Lancaster & Stillman, p. 14). Although all generations have career and life stages in common, the different generations do not approach them the same way (p. 15).

Xers

Xers believe that their economic prospects are gloomy and that they will not do as well as their parents (Losyk, 1997, p. 39). This perception developed as Xers looked ahead toward an economy rife with some of the highest rates of American unemployment, peaking at 10.8% in late 1982 (Tapscott, p. 20). They also saw some of the lowest relative starting salaries of any group since those entering the workforce during the 1930s Depression era (p. 20). Losyk's study finds that Xers spent considerable time in daycare and were weaned on MTV and high technology; as a result they became independent at a young age. Xers have become very freedom-minded, individualistic, and self-absorbed, according to Losyk (p. 40). His analysis found that Xer parents' dedication to the company has been repaid with downsizing and layoffs, and as a result, Xers have developed a strong sense that there is life after work. Losyk's research uncovered Xers need to take longer to make job choices. Their attitude toward work is temporary: instead of a career, they want keep their options open, and they will jump ship when a better position can upgrade their situation (p. 41). Losyk studied Gen Xers taking work seriously, but they disdain the workaholic. Work is only a means to their ends: money, fun, and leisure. Xers feel that making money is not as important as experiencing life. Xers don't like the fact that their parents spend too many hours working and they promise to do better with their own children. According to Losyk, Xers strive for a shorter workweek in order to have more time for family and leisure activities. They are a perfect group to become consultants and entrepreneurs (p. 42). They will create systems that will allow "intrapreneurs" to create and run small businesses within a business (p. 42).

Xers' on the job assets include being adaptable, technoliterate, creative, independent, and unintimidated by authority (Zemke, Raines & Filipczak, 2000, pp. 101-102). However, Xer liabilities include being impatient, inexperienced, cynical, and having poor people skills. Xers acquired the label of "slackers" because of their work ethic. Xers learned that work is no guarantee of survival, that corporations can throw you out of your job without warning or apology, and that entry-level work is often mindless, dull and exhausting (p. 111). The authors of *Generations at Work* concluded that Xers work best with flexible hours, an informal work environment, and just the right amount of supervision (p. 111). The messages that motivate for this cohort are: 1) Do it your way, 2) We've got the latest hardware and software, 3) There aren't a lot of rules here, and finally, 4) We're not very corporate (p. 113).

Cannon (1990) discovered that the essential thing to understand about Xers is that they like to think of themselves as experts (p. 2). They enjoy collecting information and trade it with their peers. They value systems and prefer concrete goals. Cannon's research reveals that in terms of Myers-Briggs Type Indicator, a valid and reliable personality inventory, that more than 65% of Boomers are "Intuitives," while more than 65% of Xers are "Sensing" types. The significance of this is that Xers do not like ambiguity and the world of multiple answers. Xers like the facts, clear procedures, and expect the right answers. Cannon's exploration found Xers to be stimulation junkies requiring a great deal of variety in their occupation; they are deathly afraid of getting stuck in a boring job. It is the number one reason they quit (p. 3). Xers find it easy to change jobs whenever they feel like it (Lancaster & Stillman, p. 17). Postponing commitment was the number one characteristic revealed by Cannon's focus group research (p. 3). In addition, he found 14 other key characteristics of Xers: 1) love to learn, process, and feel powerful from knowing "how," 2) crave continuous feedback, 3) desire jobs that are prestigious, 4) believe they are inherently good, 5) want marriage, family and material success, 6) have difficulty linking career interests with career goals, 7) feel confused about how relationships/family will be incorporated into their lives, 8) possess survival skills, 9) fear the "The Big City Factor," 10) suppress emotions, 11) have a need for affiliation, 12) have a strong but unique concept of integrity and fairplay, 13) often feel stressed and exhausted, and 14) have a multicultural attitude toward the world (p. 3). Xers like

informality, approach authority with a casual attitude, tend to be skeptical, and are attracted to the edge with a sense of risk and adventure expressed outside the workplace (Zemke, Raines & Filipczak, 2000, pp. 101-102).

Millennials

Millennials, the researchers found, had such core values as optimism, civic duty, confidence, achievement, sociability, morality, street smarts, and diversity (Zemke, Raines & Filipczak, p.132). In the world of work, Nexters possess such assets as collective action, optimism, tenacity, heroic spirit, multitasking abilities, and technological savvy. On the other hand, they learned that Millennials' liabilities include the need for supervision and structure, and inexperience, particularly with handling difficult people issues (p. 144). According to Zemke, Raines & Filipczak (2000), Millennials are motivated by such language as: 1) You'll be working with other bright creative people; 2) Your boss is in his (or her) sixties; 3) You and your co-workers can help turn this company around; and 4) You can be a hero here (p. 145).

Unlike Xers, Millennials have been raised by participation-oriented parents (Lancaster & Stillman, p. 31). In the workplace, this means they will be tough to bully, since they are accustomed to sticking up for themselves, but it also means they will be able to contribute and collaborate from the start (p. 31). In terms of their leadership in the workplace, Xers have fought for "self-command," but Millennials would say, "Don't command - collaborate" according to Lancaster and Stillman. Raines (1997) found that Xers champion the notion of work/life balance and want work to be fun; Millennials expect work to be work as long as it gives them a chance to shine, achieve, and contribute.

SUMMARY

This literature review compares and contrasts results of research studies and important thinking on the factors affecting the development of the Xer and Millennial generations, especially as they relate to career and workplace issues. What are the implications of this literature review? First, there is a natural human tendency to label a group of people to try to make sense of their behaviors, but there is always the danger of stereotyping with this technique. What is important is that Xers and Millennials have a

“tendency” toward certain behaviors, but each young person should be treated as an individual. However, understanding the complexities of the Millennial generation is especially helpful in guiding them through the career development process.

Xer core traits include the following: being emotionally repressed, using friends as surrogate family, valuing diversity, thinking globally, being independent, techno-literate, self-absorbed, fun, informal, self-reliant, libertarian and pragmatic (p. 98). Millennials are more collective and are a generation that has been bred for success. As a result of the nuclear family meltdown, Xers are more culturally independent and distrusting of older generations; Millennials value their elders, especially their parents and grandparents. Millennials also appreciate their teachers more. Xers are skeptical and pessimistic about their economic future; Millennials tend to be happy and optimistic. By keeping their options open, Xers seek a balance between work and family, whereas Millennials see work as work and a collaborative opportunity to achieve and contribute. Millennials are socially responsible, goal-oriented, empowered, positive, optimistic, and cooperative team-oriented players, as well as trusting of rules, authority, and traditional institutions. Millennials rank religion as their second most important influence, next to their parents. Xers and Millennials share the following characteristics: they are heavy consumers of entertainment, practical, realistic, appreciative of diversity, technologically savvy individuals having traveled the world on the Internet, and desire to improve the institution of marriage.

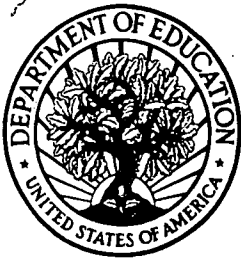
Authors of the bestseller *Quarterlife Crisis*, Robbins and Wilner (2001) state that no one had bothered to name and to address the twentysomething years as an often traumatic and wholly unrecognized difficult turning point in life (p. 11). Xers do not have the collectivity that the Millennials possess. (p. 13). According to Robbins and Wilner, the quarter-life crisis is at least as important, widespread, and strenuous as the mid-life crisis, and therefore deserves the same kind of recognition.

There is an extensive wealth of literature on Generation X and an emerging and growing body of research on Millennials. However, this reviewer suggests further study surrounding four key themes. First, since Millennials are just entering the workplace, further examination on their performance in the employment market is necessary. Second, the performance differential of Millennial men compared to

Millennial women in regard to their preparation for careers has not been explored. Third, a subsequent evaluation of the twentysomething years across the generations might uncover some similarities between Millennials and past generations. Finally, an in-depth examination of the quarter-life crisis phenomenon would be worthy of further research.

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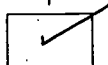
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